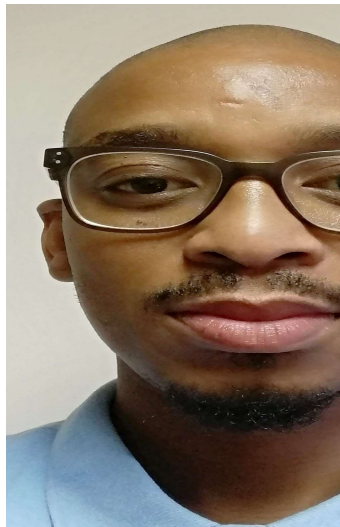


Financial Planning Client Value Proposition



Mandla Jeffrey Dlamini
Sanlam Financial Planner
Grade 12
RE5 Exam
National Diploma Financial Accounting
Currently studying Wealth Management

Sanlam Financial Advisers strive to be the most professional and client-centric financial advice sales organisation in South Africa that treats clients fairly whilst doing business in a profitable and sustainable way.

Authorised by Sanlam Life to advise on:

- *Long Term Insurance
- *Collective Investments
- *Linked Investments
- * Retirement Planning
- *Financial Needs Analysis
- *Wills

How am I qualified as a professional financial planner?

- *Regulatory Exam 1
- * Wealth Management 1 and Wealth Management 2
- *Diploma financial management

Member of Financial Planning Institute: N/A

What do I offer my clients?

- * As a Financial Planner I offer my clients, professional, ongoing financial advice, also helping them to get their financial lives in order, I'm like a counsellor, but I focus on clients' finances services backed by Sanlam Insurance Company.
- *I will provide you with objective and balanced financial advice of the same quality, I would like to receive myself in the same situation.
- *I will keep you informed or updated continually/ ongoing about matters relevant and material to you, in respect of your financial plan as we have agreed on.

Why should you speak to me?

You will enjoy a long-lasting journey with me as a professional financial planner, partnership as we work together towards achieving your financial goals or objectives, and to be educated financial for free.

Who are my clients?

My clients are responsible individuals that want to achieve financial security, stability and strive towards financial independence. My clients include:

- *Professional
- *Graduates
- *Business owners, executives, and SME's
- *Farmers
- *Concerned husbands, wives, and parents
- *Young people embarking on their careers

Holistic financial planning services offered

As an authorised representative of Sanlam, I am proud to offer products that are competitive, transparent, tailor-made for your needs and excellent value for money.

I am authorised to give advice for:

Planning for Professional Individuals

- *Products for Professionals & Graduates

Risk Planning

- *Capital needs in the event of Disability, Death, Sickness, Trauma or Accident
- *Income needs in the event of Disability, Death, or Sickness
- *Funeral Benefits

Planning for retirement and at Retrenchment

- *Retirement Annuities

Post-retirement Planning

N/A

Investment Planning	*Tax-free Savings Accounts *Endowments *Collective Investment Schemes
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Estate Planning	*Wills
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Business Assurance	N/A
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Short-term Insurance	N/A
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Retirement Fund Benefits	N/A
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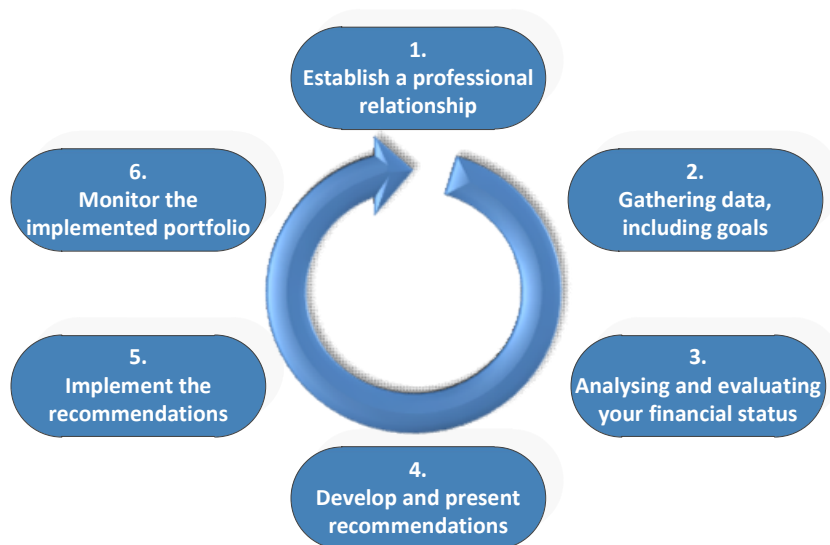
Tax Planning	N/A
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Independent Advice

As a Sanlam Independent Financial Planner, I am also authorised to recommend selected benefits from: N/A

Financial planning process

My financial planning process is based on the six steps used by professional financial planners world-wide



What will my services cost?

*If my advice leads to the implementation of a solution, I am remunerated by way of commission and fees by Sanlam.

For more information, contact me at

Office number: 034 328 0258

Email: mandla.dlamini@sanlam4u.co.za

Mobile number: 078 189 4413

Fax: N/A